

Section B -- Retirement and Survivor Benefits

This section presents data on retirement and survivor benefits provided by the Railroad Retirement Act. Regular retirement annuities are payable to employees with 10 or more years of railroad service who qualify on the basis of age or permanent disability. Age annuities may begin as early as age 60 for an employee with 30 or more years of service or at age 62 for one with 10 to 29 years of service. Disability annuities are payable at any age if the employee is permanently disabled for any regular employment. Employees with a current connection with the railroad industry may receive annuities based on disability for their regular occupation if they have attained age 60 and have at least 10 years of service, or at any age if they have at least 20 years of service.

Supplemental annuities are payable to employees age 65 or older with 25 or more years of railroad service who have a current connection with the railroad industry, and some service prior to October 1981, and whose regular annuities were awarded after June 30, 1966. Employees retiring after June 1974 with 30 or more years of service are eligible to receive supplemental annuities as early as age 60.

Annuities can be paid to spouses of 30-year employees when both the employee and spouse are at least age 60. In other cases, the spouse of a retired employee age 62 or older can receive an annuity at age 62. A spouse who is caring for the employee's minor or disabled child may receive an annuity at any age. Annuities may, under certain conditions, also be payable to the divorced spouse of a retired employee.

Survivor annuities are payable to widow(er)s at age 60, or as early as age 50 if they are totally disabled. Under certain conditions, annuities are also payable to surviving children under age 18, ages 18-19 attending school full-time, or age 18 or over who became totally disabled before age 22, to widowed mothers (fathers) with young or disabled children in their care, and to dependent parents. Annuities may also, under certain conditions, be payable to remarried widow(er)s and divorced widow(er)s. A small number of survivor (option) annuities are being paid to widows under laws in effect before August 1946.

Annuities are calculated under two-tier formulas. The tier I portion of an employee's regular annuity is calculated under a formula similar to the one used for social security benefits. This benefit is based on the employee's taxable railroad compensation and social security-covered wages, and is reduced by the amount of any social security benefit received. The tier II portion is based on railroad service only and computed under separate formulas.

Spouse and survivor benefits are also computed according to tiers. A spouse tier I benefit equals one-half of the employee's tier I portion, before reduction for the employee's social security benefit, if any. The spouse's tier I amount is reduced by the amount of any social security benefit the spouse receives. The tier II amount is also based on the employee's tier II amount. In the case of a divorced spouse, only a tier I benefit is payable.

The survivor tier I amount is based on the deceased employee's combined railroad retirement and social security earnings and computed under the social security survivor benefit formulas. Survivor tier II amounts for awards since October 1986 are figured as a percentage of an employee tier II benefit -- 50 percent for a widow(er), 15 percent for a child, and 35 percent for a parent. The total tier II amount for a survivor family is subject to a minimum of 35 percent and a maximum of 80 percent of the employee tier II benefit. In the case of remarried widow(er)s, and divorced widow(er)s, only a tier I amount is payable.

In addition to their regular annuities, employees, spouses, and widow(er)s who were eligible for social security benefits and who met certain vesting requirements could be paid an additional annuity amount referred to as a vested dual benefit payment. This payment protects, in part, dual benefit equities previously established on the basis of credits acquired prior to 1975. Since August 1981, the award of vested dual benefit payments is restricted to vested employees with dual coverage on their own earnings.

Annuity amounts are subject to various types of reductions. Regular annuities to employees, spouses and widow(er)s are reduced if they begin before age 65, except for those payable to disabled employees, to certain employees retiring after June 1974 with 30 years of service and their spouses, or to spouses or widow(er)s with children in their care. Employee and spouse annuities are reduced separately in each portion, including the vested dual benefit payment, except for certain cases where the employee had 30 years of service. In these cases, which occur when the employee was first eligible after June 1984 and retires before age 62, only tier I is reduced. Widow(er)s' annuities awarded since October 1986 are reduced

in tier I and tier II. In most cases awarded before October 1986, only tier I is reduced, although tier II is computed on the basis of the reduced tier I. Other miscellaneous reductions in annuities include reductions for receipt of social security benefits and deductions caused by earnings in excess of the annual exempt amount.

Lump-sum death benefits are payable to certain survivors of employees with 10 or more years of railroad service and a current connection with the railroad industry. A lump-sum death benefit is payable at the time of an employee's death only if there are no survivors immediately eligible for monthly benefits. Otherwise, a deferred lump-sum benefit can be paid 12 months later if the total of monthly benefits paid the survivor during the year is less than the full lump-sum amount would have been.

Another lump-sum survivor benefit, the residual payment, can be made if no other benefits based at least in part on a deceased employee's railroad service will be payable in the future and the total of prior benefit payments is less than what the employee paid in railroad retirement taxes before 1975.

All current-payment status tables and award tables are based on universe data. In tables containing rounded figures, percentages are uniformly computed from unrounded figures; also, detailed figures may not add to totals shown because of rounding. Data for awards of employee and spouse annuities in 1995 (tables B8, B12 and B18) reflect the effects of recertifications through March 31, 1996.

Some of the more important terms used above and in the tables are discussed below:

1. An employee generally has a current connection if he(she) has 12 months of railroad service in the 30 months preceding retirement or death. An employee whose last 12 months of railroad service occurred prior to the 30 months before retirement or death may maintain a current connection if the employee did not perform any regular employment between the end of the 30-month period containing the last 12 months of railroad service and the month of retirement or death. A current connection may, in certain circumstances, be deemed for supplemental and survivor annuity purposes, if an employee had 25 years of service and was involuntarily terminated from rail service without fault on or after October 1, 1975.

2. Under the special guaranty, monthly benefits under the Railroad Retirement Act are equal to at least the amount the social security system would pay on the basis of combined railroad and social security credits, less amounts actually paid by the social security system. Retirement annuities computed under the special guaranty may include allowances for family members who could not receive benefits directly under the Railroad Retirement Act.
3. Immediate retirements refer to employee annuities which began in the calendar year in which the employee last worked for a railroad or in the following year. All others are classified as deferred.
4. The average age of beneficiaries is computed as of the end of the fiscal year for those on the current-payment rolls on that date and as of the annuity beginning date for those awarded annuities during the year.

Table B1.--Number and average amount of retirement and survivor annuities in current-payment status at end of year, by type of annuitant and fiscal year, 1987-96

Fiscal year	Total ¹	Retired employees			Spouses and divorced spouses	Aged widow(er)s ²	Disabled widow(er)s	Widowed mothers (fathers) ²	Children	Remarried widow(er)s	Divorced widow(er)s ²
		Age	Disability	Supple- mental							
NUMBER AT END OF YEAR											
1987	1,139,782	330,676	83,082	200,266	222,303	266,020	7,465	2,467	17,130	5,010	5,250
1988	1,124,645	325,605	81,895	199,588	220,093	259,482	7,450	2,372	16,859	5,286	5,815
1989	1,111,630	321,420	81,035	197,610	220,483	253,318	7,296	2,191	16,461	5,453	6,258
1990	1,094,112	316,049	79,996	194,615	218,475	246,892	7,229	2,078	16,330	5,649	6,700
1991	1,074,199	309,535	79,192	190,650	215,733	241,032	7,058	1,956	16,082	5,783	7,082
1992	1,050,546	302,184	78,474	186,146	212,036	233,809	6,904	1,829	15,910	5,785	7,382
1993	1,024,439	293,454	78,282	180,603	206,967	227,087	6,799	1,786	15,722	5,925	7,731
1994	996,280	284,168	78,183	174,505	201,327	220,021	6,620	1,735	15,463	6,023	8,152
1995	967,175	274,603	78,566	168,231	195,082	212,639	6,525	1,617	15,302	6,071	8,457
1996	936,428	265,030	78,647	161,806	188,281	204,969	6,371	1,525	14,960	6,066	8,690
AVERAGE AMOUNT											
1987 .....	.....	\$773	\$708	\$47	\$326	\$480	\$447	\$485	\$432	\$289	\$326
1988 .....	.....	818	759	47	342	499	463	499	447	306	344
1989 .....	.....	860	811	46	355	521	480	526	465	328	360
1990 .....	.....	909	869	45	372	546	501	554	487	350	383
1991 .....	.....	964	936	45	393	578	528	596	514	376	410
1992 .....	.....	1,010	996	45	410	604	549	626	532	399	430
1993 .....	.....	1,052	1,052	44	426	628	568	734	550	419	448
1994 .....	.....	1,091	1,108	44	441	652	586	804	567	441	468
1995 .....	.....	1,133	1,171	44	456	680	607	844	589	463	487
1996 .....	.....	1,175	1,228	43	471	708	628	882	608	484	505

¹ Includes annuities to parents. On September 30, 1996, there were 83 parents' annuities in current-payment status averaging \$530.

² Numbers include annuities temporarily being paid at spouse annuity rates, pending final adjudication of survivor annuities.

NOTE.--Data exclude survivor (option) annuities. On September 30, 1996, there were 11 survivor (option) annuities in current-payment status averaging \$77.

Table B2.--Number and average amount of retirement and survivor annuities awarded during year, by type of annuitant and fiscal year, 1987-96

Fiscal year	Total ¹	Retired employees			Spouses	Aged widow(er)s	Disabled widow(er)s	Widowed mothers (fathers)	Children	Remarried widow(er)s	Divorced widow(er)s
		Age	Disability	Supple-mental	and divorced spouses						
NUMBER AWARDED											
1987.....	68,224	16,897	5,045	10,961	18,040	13,642	369	404	1,328	670	858
1988.....	67,057	16,484	4,769	11,044	17,776	13,520	365	371	1,267	643	807
1989.....	66,572	16,375	4,494	9,534	19,583	13,540	265	318	1,113	566	775
1990.....	60,743	14,497	4,489	8,703	17,036	12,793	299	338	1,199	562	815
1991.....	55,181	12,446	4,566	7,422	15,641	12,232	267	277	1,087	471	762
1992.....	52,298	11,645	4,553	7,079	14,442	11,700	251	269	1,092	490	764
1993.....	49,014	9,965	4,849	5,877	12,719	12,529	272	272	1,023	601	900
1994.....	44,378	9,000	4,885	5,320	11,847	10,631	229	241	909	469	836
1995.....	42,072	7,962	5,094	4,715	10,407	11,021	297	222	1,074	419	853
1996.....	38,635	7,415	4,878	4,414	9,576	9,979	233	204	825	365	737
Cumulative 1937-96	4,489,886	1,345,572	453,376	400,947	1,026,695	908,779	15,154	82,623	227,912	11,551	13,800
AVERAGE AMOUNT											
1987.....	.....	\$967	\$1,014	\$42	\$354	\$521	\$494	\$476	\$460	\$313	\$350
1988.....	.....	996	1,089	42	363	544	506	478	484	325	376
1989.....	.....	992	1,124	42	342	570	531	523	507	388	378
1990.....	.....	1,062	1,188	41	385	620	575	579	546	408	420
1991.....	.....	1,124	1,252	41	419	676	595	630	602	417	462
1992.....	.....	1,202	1,323	41	439	707	659	652	625	454	478
1993.....	.....	1,223	1,354	41	448	740	676	843	664	483	496
1994.....	.....	1,277	1,431	41	464	784	713	869	686	521	527
1995.....	.....	1,346	1,504	41	482	820	737	927	713	541	537
1996.....	.....	1,435	1,527	41	505	858	770	955	741	594	564

¹ Includes annuities to parents. Fiscal year 1996 total includes 9 annuities to parents averaging \$516. Cumulative total includes 3,477 annuities to parents.

NOTE.--Cumulative figures reflect adjustments not made in yearly data, but average amounts for each year include effects of changes in rates made by the end of the year.

Table B3.--Retirement and survivor benefits paid, by type of benefit and fiscal year, 1987-96 (Amount in millions)

Fiscal year	Total retirement and survivor ¹	Retirement							
		Total	Regular employee annuities and pensions			Supplemental employee annuities		Spouse and divorced spouse annuities	
1987.....	\$6,520.3	\$4,773.6	\$3,781.7			\$115.7		\$876.2	
1988.....	6,675.9	4,915.0	3,903.7			113.9		897.4	
1989.....	6,938.6	5,140.9	4,086.2			111.8		942.9	
1990.....	7,194.6	5,357.0	4,268.5			108.0		980.4	
1991.....	7,490.8	5,593.2	4,467.5			106.0		1,019.7	
1992.....	7,693.9	5,754.0	4,603.0			102.1		1,048.8	
1993.....	7,872.3	5,896.0	4,727.2			98.5		1,070.4	
1994.....	7,978.9	5,978.9	4,796.7			94.0		1,088.3	
1995.....	8,059.2	6,042.9	4,872.8			90.3		1,079.7	
1996.....	8,113.6	6,089.1	4,927.1			86.2		1,075.9	
Survivor									
Annuities								Lump-sum benefits	
	Total ²	Aged widow(er)s'	Disabled widow(er)s'	Widowed mothers' (fathers')	Remarried widow(er)s'	Divorced widow(er)s'	Children's	Lump-sum death benefits	Residual payments
1987.....	\$1,737.0	\$1,544.6	\$40.5	\$16.5	\$17.6	\$20.7	\$96.5	\$7.6	\$2.1
1988.....	1,752.9	1,555.2	41.2	15.9	19.3	23.7	96.9	6.4	1.5
1989.....	1,789.5	1,584.5	42.3	15.5	21.4	26.8	98.3	6.8	1.3
1990.....	1,829.6	1,615.4	43.5	15.4	23.5	30.4	100.9	6.7	1.3
1991.....	1,890.9	1,665.3	45.0	15.5	25.5	34.1	104.9	5.8	0.9
1992.....	1,933.1	1,697.2	46.1	15.3	27.8	38.1	108.0	5.8	1.0
1993.....	1,969.1	1,722.4	47.0	16.6	29.9	42.2	110.3	6.4	0.8
1994.....	1,993.6	1,727.0	47.6	29.3	32.0	45.7	111.4	5.7	0.6
1995.....	2,009.5	1,742.3	48.9	18.5	34.3	49.7	115.2	6.1	0.7
1996.....	2,018.5	1,747.1	49.3	17.8	35.9	52.8	115.1	5.4	0.5

¹ Includes a small amount of payments for hospital insurance benefits for services in Canada.

² Includes parents' and survivor (option) annuities.

**Table B4.--Lump-sum death benefits and residual payments awarded, by status of employee at death
and fiscal year, 1987-96**

Fiscal year	Status of employee at death					
	Total		Nonretired		Retired	
	Number	Average amount	Number	Average amount	Number	Average amount
LUMP-SUM DEATH BENEFITS¹						
1987.....	9,023	\$833	610	\$939	8,413	\$825
1988.....	8,130	840	500	932	7,630	834
1989.....	8,177	845	428	911	7,749	842
1990.....	8,005	850	426	857	7,579	849
1991.....	6,974	857	365	805	6,609	860
1992.....	7,030	855	331	803	6,699	857
1993.....	7,737	860	386	729	7,351	867
1994.....	6,624	869	308	708	6,316	877
1995.....	6,947	874	319	677	6,628	883
1996.....	6,082	876	274	604	5,808	889
Cumulative 1947-96.....	699,794	...	164,726	...	535,068	...
RESIDUAL PAYMENTS						
1987.....	386	\$5,356	345	\$5,507	41	\$4,088
1988.....	330	4,949	298	5,022	32	4,277
1989.....	262	5,170	241	5,166	21	5,209
1990.....	287	4,982	266	5,065	21	3,931
1991.....	196	4,634	179	4,751	17	3,409
1992.....	207	4,808	183	4,845	24	4,526
1993.....	198	4,137	176	4,233	22	3,363
1994.....	145	4,237	135	4,214	10	4,542
1995.....	170	4,486	165	4,512	5	3,633
1996.....	137	3,770	131	3,777	6	3,609
Cumulative 1938-96.....	306,892	.....	281,182	.....	25,710	.....

¹ Includes deferred lump-sum death benefits; 15,783 were awarded in the period 1947-96, of which 31 averaging \$865 were in 1996.

NOTE.--Cumulative figures reflect slight adjustments not shown in yearly figures.

**Table B5.--Number and average amount of retirement and survivor annuities in current-payment status on September 30, 1996,
by type of annuity and status of annuitant under Social Security Act**

Type of annuity	Total		Annuitants receiving social security benefits				Annuitants not receiving social security benefits	
	Number	Average railroad retirement annuity	Number	Percent of total	Average railroad retirement annuity	Average social security benefit	Number	Average railroad retirement annuity
EMPLOYEE ANNUITIES								
All retirements:								
Full age.....	164,165	\$1,317	34,658	21	\$555	\$636	129,507	\$1,521
Reduced age.....	100,865	944	31,273	31	292	620	69,592	1,238
Disability.....	¹ 78,647	1,228	12,555	16	450	566	66,092	1,376
Total.....	343,677	\$1,187	78,486	23	\$433	\$618	265,191	\$1,410
Immediate retirements²:								
Full age.....	134,326	\$1,478	16,933	13	\$895	\$417	117,393	\$1,562
Reduced age.....	41,577	1,382	5,196	12	654	458	36,381	1,486
Disability.....	61,334	1,370	4,521	7	702	395	56,813	1,423
Total.....	237,237	\$1,433	26,650	11	\$815	\$421	210,587	\$1,511
Deferred retirements²:								
Full age.....	29,839	\$590	17,725	59	\$230	\$845	12,114	\$1,118
Reduced age.....	59,288	637	26,077	44	220	652	33,211	965
Disability.....	17,313	727	8,034	46	308	663	9,279	1,090
Total.....	106,440	\$639	51,836	49	\$237	\$719	54,604	\$1,020

See footnotes at end of table.

**Table B5.--Number and average amount of retirement and survivor annuities in current-payment status on September 30, 1996,
by type of annuity and status of annuitant under Social Security Act - Continued**

Type of annuity	Total		Annuitants receiving social security benefits				Annuitants not receiving social security benefits	
	Number	Average railroad retirement annuity	Number	Percent of total	Average railroad retirement annuity	Average social security benefit	Number	Average railroad retirement annuity
SPOUSE AND DIVORCED SPOUSE ANNUITIES								
Full-rate spouse.....	112,138	\$536	44,574	40	\$252	\$530	67,564	\$723
Reduced-rate spouse.....	72,406	378	32,090	44	149	466	40,316	561
Divorced spouse.....	3,737	293	1,863	50	158	323	1,874	426
Total.....	188,281	\$471	78,527	42	\$208	\$499	109,754	\$659
SURVIVOR ANNUITIES³								
Aged widow(er)s.....	204,203	\$708	92,152	45	\$438	\$499	112,051	\$930
Disabled widow(er)s.....	6,371	628	1,770	28	348	479	4,601	735
Widowed mothers (fathers).....	1,519	882	31	2	410	533	1,488	891
Remarried widow(er)s	6,066	484	3,126	52	260	475	2,940	724
Divorced widow(er)s.....	8,673	505	5,512	64	355	507	3,161	768
Children:								
Under age 18	4,017	764	130	3	408	365	3,887	776
Full-time students, ages 18-19	175	804	8	5	397	470	167	823
Disabled, over age 18.....	10,768	546	2,493	23	296	362	8,275	621
Parents	83	530	71	86	472	513	12	873
Total.....	241,875	\$688	105,293	44	\$423	\$495	136,582	\$892

¹ All retirements include 42,711 disability annuities now payable as age annuities, of which 32,455 were immediate and 10,256 deferred.

² Retirement is considered immediate if the annuity began in the calendar year of employee's last railroad service or in the following year; all others are considered deferred.

³ Excludes interim widows' and survivor (option) annuities.

⁴ Includes 4,419 annuities now payable as aged widow(er)s' annuities.

**Table B6.—Regular employee annuities in current-payment status on September 30, 1996, and awarded in fiscal year 1996,
by type and amount**

Amount of annuity	Age annuities									
	Total		Beginning at age 65 or older		Beginning before age 65				Disability annuities	
					Full		Reduced			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 1996										
Immediate retirements ¹	237,237	69	30,398	55	103,928	95	41,577	41	61,334	78
Deferred retirements ¹	106,440	31	24,520	45	5,319	5	59,288	59	17,313	22
Total	343,677	100	54,918	100	109,247	100	100,865	100	² 78,647	100
Average annuity:										
Immediate	\$1,433		\$1,228		\$1,551		\$1,382		\$1,370	
Deferred	639		449		1,241		637		727	
Total	\$1,187		\$880		\$1,536		\$944		\$1,228	
Less than \$100.00	13,074	4	4,879	9	6	(3)	6,986	7	1,203	2
\$100.00 to \$199.99	14,741	4	4,872	9	46	(3)	7,905	8	1,918	2
\$200.00 to \$299.99	12,710	4	4,122	8	128	(3)	6,480	6	1,980	3
\$300.00 to \$399.99	9,858	3	2,639	5	213	(3)	5,258	5	1,748	2
\$400.00 to \$499.99	8,315	2	2,137	4	273	(3)	4,289	4	1,616	2
\$500.00 to \$599.99	7,482	2	1,904	3	339	(3)	3,560	4	1,679	2
\$600.00 to \$699.99	7,848	2	1,989	4	406	(3)	3,468	3	1,985	3
\$700.00 to \$799.99	9,629	3	2,112	4	587	1	4,195	4	2,735	3
\$800.00 to \$899.99	12,453	4	2,917	5	945	1	5,238	5	3,353	4
\$900.00 to \$999.99	15,118	4	3,652	7	1,733	2	5,900	6	3,833	5
\$1,000.00 to \$1,099.99	16,503	5	3,964	7	3,184	3	4,635	5	4,720	6
\$1,100.00 to \$1,199.99	17,581	5	3,503	6	5,315	5	3,543	4	5,220	7
\$1,200.00 to \$1,299.99	21,186	6	2,515	5	9,095	8	3,181	3	6,395	8
\$1,300.00 to \$1,399.99	24,644	7	2,200	4	11,585	11	3,653	4	7,206	9
\$1,400.00 to \$1,499.99	33,919	10	2,072	4	19,495	18	5,207	5	7,145	9
\$1,500.00 to \$1,599.99	34,603	10	2,041	4	17,162	16	8,592	9	6,808	9
\$1,600.00 to \$1,699.99	26,353	8	1,778	3	8,308	8	9,878	10	6,389	8
\$1,700.00 to \$1,799.99	19,020	6	1,443	3	6,312	6	5,864	6	5,401	7
\$1,800.00 to \$1,899.99	13,763	4	1,062	2	6,872	6	2,142	2	3,687	5
\$1,900.00 to \$1,999.99	10,794	3	825	2	7,055	6	753	1	2,161	3
\$2,000.00 to \$2,099.99	6,944	2	655	1	5,157	5	132	(3)	1,000	1
\$2,100.00 to \$2,199.99	3,958	1	557	1	3,040	3	5	(3)	356	(3)
\$2,200.00 to \$2,299.99	1,951	1	399	1	1,452	1	....	..	100	(3)
\$2,300.00 to \$2,399.99	796	(3)	316	1	472	(3)	1	(3)	7	(3)
\$2,400.00 to \$2,499.99	218	(3)	163	(3)	54	(3)	....	..	1	(3)
\$2,500.00 and over	216	(3)	202	(3)	13	(3)	....	..	1	(3)
Total	343,677	100	54,918	100	109,247	100	100,865	100	78,647	100

**Table B6.--Regular employee annuities in current-payment status on September 30, 1996, and awarded in fiscal year 1996,
by type and amount - Continued**

Amount of annuity	Age annuities									
	Total		Beginning at age 65 or older		Beginning before age 65				Disability annuities	
					Full		Reduced			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
AWARDED IN FISCAL YEAR 1996										
Immediate retirements ¹	8,071	66	562	44	2,348	93	1,327	37	3,834	79
Deferred retirements ¹	4,222	34	726	56	190	7	2,262	63	1,044	21
Total	12,293	100	1,288	100	2,538	100	3,589	100	4,878	100
Average annuity:										
Immediate	\$1,764		\$1,777		\$2,037		\$1,560		\$1,666	
Deferred	913		625		1,183		934		1,017	
Total	\$1,472		\$1,128		\$1,973		\$1,166		\$1,527	
Less than \$100.00	183	1	79	6	2	(3)	64	2	38	1
\$100.00 to \$199.99	189	2	62	5	8	(3)	82	2	37	1
\$200.00 to \$299.99	205	2	72	6	7	(3)	75	2	51	1
\$300.00 to \$399.99	207	2	79	6	8	(3)	88	2	32	1
\$400.00 to \$499.99	289	2	80	6	11	(3)	149	4	49	1
\$500.00 to \$599.99	219	2	67	5	7	(3)	106	3	39	1
\$600.00 to \$699.99	218	2	40	3	10	(3)	125	3	43	1
\$700.00 to \$799.99	287	2	44	3	7	(3)	176	5	60	1
\$800.00 to \$899.99	313	3	29	2	12	(3)	208	6	64	1
\$900.00 to \$999.99	510	4	31	2	20	1	342	10	117	2
\$1,000.00 to \$1,099.99	479	4	47	4	7	(3)	280	8	145	3
\$1,100.00 to \$1,199.99	436	4	57	4	11	(3)	203	6	165	3
\$1,200.00 to \$1,299.99	492	4	52	4	13	1	187	5	240	5
\$1,300.00 to \$1,399.99	515	4	53	4	14	1	165	5	283	6
\$1,400.00 to \$1,499.99	672	5	56	4	24	1	160	4	432	9
\$1,500.00 to \$1,599.99	902	7	66	5	46	2	213	6	577	12
\$1,600.00 to \$1,699.99	1,061	9	45	3	85	3	283	8	648	13
\$1,700.00 to \$1,799.99	1,053	9	60	5	200	8	252	7	541	11
\$1,800.00 to \$1,899.99	1,013	8	48	4	249	10	214	6	502	10
\$1,900.00 to \$1,999.99	976	8	31	2	379	15	172	5	394	8
\$2,000.00 to \$2,099.99	677	6	26	2	342	13	45	1	264	5
\$2,100.00 to \$2,199.99	554	5	23	2	413	16	...	..	118	2
\$2,200.00 to \$2,299.99	522	4	39	3	447	18	...	..	36	1
\$2,300.00 to \$2,399.99	240	2	43	3	194	8	...	..	3	(3)
\$2,400.00 to \$2,499.99	38	(3)	19	1	19	1	...	..	...	..
\$2,500.00 and over	43	(3)	40	3	3	(3)	...	..	...	..
Total	12,293	100	1,288	100	2,538	100	3,589	100	4,878	100

¹ Retirement is considered immediate if the annuity began in the calendar year of employee's last railroad service or in the following year; all others are considered deferred.

² Includes 42,711 annuities now payable as age annuities.

³ Less than 0.5 percent.

Table B7.--Components of employee annuities in current-payment status on December 31, 1995, by amount

Amount of component	Net tier I		Vested dual RR-SS benefit ¹		Total tier II		Supplemental annuity	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Average, non-zero cases	\$828		\$54		\$336		\$44	
Less than \$10.00	3,322	1	98	(2)	4,011	1	589	(2)
\$ 10.00 to \$19.99	2,260	1	1,021	1	18,075	5	669	(2)
\$ 20.00 to \$29.99	1,848	1	4,990	5	16,298	5	6,127	4
\$ 30.00 to \$39.99	1,741	1	19,057	18	11,668	3	8,308	5
\$ 40.00 to \$49.99	1,703	1	21,593	20	7,981	2	138,064	83
\$ 50.00 to \$59.99	1,598	(2)	25,015	23	6,254	2	1,164	1
\$ 60.00 to \$69.99	1,562	(2)	20,745	19	5,216	2	1,263	1
\$ 70.00 to \$79.99	1,513	(2)	8,134	8	4,743	1	10,576	6
\$ 80.00 to \$89.99	1,394	(2)	2,966	3	4,177	1	.....	..
\$ 90.00 to \$99.99	1,499	(2)	1,364	1	4,028	1	.....	..
\$100.00 to \$149.99	7,716	2	1,760	2	18,797	6	.....	..
\$150.00 to \$199.99	7,273	2	298	(2)	18,800	6	.....	..
\$200.00 to \$249.99	5,892	2	84	(2)	23,066	7	.....	..
\$250.00 to \$299.99	4,747	1	24	(2)	24,286	7	.....	..
\$300.00 to \$349.99	4,441	1	3	(2)	27,318	8	.....	..
\$350.00 to \$399.99	4,477	1	3	(2)	22,146	7	.....	..
\$400.00 to \$449.99	4,518	1	1	(2)	16,995	5	.....	..
\$450.00 to \$499.99	4,854	1	.....	..	15,286	5	.....	..
\$500.00 to \$549.99	5,135	2	.....	..	13,766	4	.....	..
\$550.00 to \$599.99	5,179	2	.....	..	12,187	4	.....	..
\$600.00 to \$649.99	5,977	2	.....	..	12,142	4	.....	..
\$650.00 to \$699.99	7,017	2	.....	..	12,334	4	.....	..
\$700.00 to \$749.99	8,665	3	.....	..	11,124	3	.....	..
\$750.00 to \$799.99	10,742	3	.....	..	9,328	3	.....	..
\$800.00 to \$849.99	14,618	4	.....	..	6,848	2	.....	..
\$850.00 to \$899.99	26,282	8	.....	..	4,719	1	.....	..
\$900.00 to \$949.99	31,680	9	.....	..	2,901	1	.....	..
\$950.00 to \$999.99	35,346	10	.....	..	1,660	(2)	.....	..
\$1,000.00 to \$1,049.99	33,085	10	.....	..	870	(2)	.....	..
\$1,050.00 to \$1,099.99	28,489	8	.....	..	304	(2)	.....	..
\$1,100.00 to \$1,149.99	31,312	9	.....	..	100	(2)	.....	..
\$1,150.00 to \$1,199.99	20,306	6	.....	..	40	(2)	.....	..
\$1,200.00 to \$1,249.99	7,954	2	.....	..	17	(2)	.....	..
\$1,250.00 to \$1,299.99	2,839	1	.....	..	2	(2)	.....	..
\$1,300.00 and over	2,726	1	.....	..	2	(2)	.....	..
Total, non-zero cases	339,710	100	107,156	100	337,489	100	³ 166,760	100
Zero cases	10,766	...	.....	...	12,987	...	37,652	...
Grand total	350,476	...	107,156	...	350,476	...	204,412	...

¹ Reflects 64 percent reduction in vested dual benefit component of annuity amount.² Less than 0.5 percent.³ Includes 14,023 averaging \$66 awarded under 1937 Act provisions and 152,737 averaging \$42 awarded under the 1974 Act.

NOTE.--Component data based on cases where record is available.

Table B8.--Components of employee annuities awarded in 1995, by amount

Amount of component	Net tier I		Vested dual RR-SS benefit		Tier II		Supplemental annuity ¹	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Average, non-zero cases.....	\$981		\$148		\$486		\$42	
Less than \$10.00.....	36	(2)	....	..	105	1	7	(2)
\$ 10.00 to \$19.99.....	29	(2)	....	..	127	1	7	(2)
\$ 20.00 to \$29.99.....	32	(2)	....	..	580	5	66	2
\$ 30.00 to \$39.99.....	33	(2)	....	..	485	4	52	2
\$ 40.00 to \$49.99.....	28	(2)	1	(2)	307	2	3,038	96
\$ 50.00 to \$59.99.....	27	(2)	2	(2)	187	2	....	..
\$ 60.00 to \$69.99.....	24	(2)	2	(2)	123	1	....	..
\$ 70.00 to \$79.99.....	27	(2)	1	(2)	102	1	....	..
\$ 80.00 to \$89.99.....	11	(2)	11	1	84	1	....	..
\$ 90.00 to \$99.99.....	19	(2)	49	4	85	1	....	..
\$100.00 to \$149.99.....	121	1	639	53	420	3	....	..
\$150.00 to \$199.99.....	112	1	399	33	450	4	....	..
\$200.00 to \$249.99.....	134	1	71	6	418	3	....	..
\$250.00 to \$299.99.....	125	1	28	2	424	3	....	..
\$300.00 to \$349.99.....	90	1	7	1	555	4	....	..
\$350.00 to \$399.99.....	80	1	1	(2)	637	5	....	..
\$400.00 to \$449.99.....	89	1	2	(2)	616	5	....	..
\$450.00 to \$499.99.....	103	1	....	..	683	5	....	..
\$500.00 to \$549.99.....	113	1	....	..	645	5	....	..
\$550.00 to \$599.99.....	100	1	1	(2)	571	5	....	..
\$600.00 to \$649.99.....	145	1	....	..	529	4	....	..
\$650.00 to \$699.99.....	194	2	....	..	583	5	....	..
\$700.00 to \$749.99.....	253	2	....	..	677	5	....	..
\$750.00 to \$799.99.....	282	2	....	..	598	5	....	..
\$800.00 to \$849.99.....	398	3	....	..	530	4	....	..
\$850.00 to \$899.99.....	915	7	....	..	506	4	....	..
\$900.00 to \$949.99.....	1,118	9	....	..	508	4	....	..
\$950.00 to \$999.99.....	636	5	....	..	383	3	....	..
\$1,000.00 to \$1,049.99.....	454	4	....	..	317	3	....	..
\$1,050.00 to \$1,099.99.....	659	5	....	..	127	1	....	..
\$1,100.00 to \$1,149.99.....	1,718	14	....	..	35	(2)	....	..
\$1,150.00 to \$1,199.99.....	1,920	15	....	..	17	(2)	....	..
\$1,200.00 to \$1,249.99.....	1,545	12	....	..	13	(2)	....	..
\$1,250.00 to \$1,299.99.....	580	5	....	..	2	(2)	....	..
\$1,300.00 and over.....	411	3	....	..	2	(2)	....	..
Total, non-zero cases.....	12,561	100	1,214	100	12,431	100	3,170	100
Zero cases.....	84	...	....	...	214	...	640	...
Grand total.....	12,645	...	1,214	...	12,645	...	3,810	...

¹ Supplemental annuities awarded by the end of 1995 to employees awarded regular retirement annuities in 1995.² Less than 0.5 percent.

NOTE.--Component data based on cases where record is available.

**Table B9.--Employee annuities in current-payment status on September 30, 1996, and awarded in fiscal year 1996,
by type and component**

Component	Total		Age annuities							
			Beginning at age 65 or older		Beginning before age 65				Disability annuities	
					Full		Reduced			
	Number	Average	Number	Average	Number	Average	Number	Average	Number	Average
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 1996										
Total, regular ¹	343,677	\$1,187	54,918	\$880	109,247	\$1,536	100,865	\$944	² 78,647	\$1,228
Non-tiered cases	635	1,175	40	789	203	1,185	8	997	384	1,213
Tier I, net	332,711	837	51,438	685	108,774	1,022	95,362	653	77,137	906
Gross	343,042	990	54,878	975	109,044	1,050	100,857	940	78,263	982
Offset for social security benefit	78,111	603	25,477	717	9,060	371	31,139	594	12,435	560
Tier II, total	330,815	345	50,612	200	109,019	470	95,302	306	75,882	313
1981 law ³	215,056	425	25,097	249	60,405	607	77,533	360	52,021	394
Prior law	115,759	198	25,515	151	48,614	300	17,769	70	23,861	134
Service and compensation before 1975	115,759	158	25,515	131	48,614	232	17,769	62	23,861	109
Addition for service before 1975	62,863	31	7,247	29	42,494	33	2,875	18	10,247	25
Service and compensation after 1974	62,863	42	7,247	39	42,494	45	2,875	31	10,247	33
Vested dual railroad retirement- social security benefit	101,958	149	21,894	151	32,747	162	30,964	139	16,353	139
Addition under minimum guaranties ⁴	2,555	264	29	255	3	236	79	285	2,444	263
Total reduction for age	100,865	157	.....	...	.....	...	100,865	157	.....	...
Supplemental annuity	161,806	43	18,961	52	88,822	43	29,719	42	24,304	40
Social security benefit	78,486	618	25,545	728	9,113	376	31,273	620	12,555	566

See footnotes at end of table.

**Table B9.--Employee annuities in current-payment status on September 30, 1996, and awarded in fiscal year 1996,
by type and component - Continued**

Component	Total		Age annuities						Disability annuities	
			Beginning at age 65 or older	Beginning before age 65						
				Full		Reduced				
	Number	Average	Number	Average	Number	Average	Number	Average	Number	Average
AWARDED IN FISCAL YEAR 1996										
Total, regular ¹	12,293	\$1,472	1,288	\$1,128	2,538	\$1,973	3,589	\$1,166	4,878	\$1,527
Non-tiered cases	662	1,177	48	842	208	1,196	7	968	399	1,212
Tier I, net	11,574	994	1,220	869	2,330	1,170	3,556	804	4,468	1,088
Gross	11,631	1,103	1,240	1,088	2,330	1,171	3,582	1,031	4,479	1,129
Offset for social security benefit	880	733	332	868	10	448	270	615	268	698
Tier II	11,470	511	1,163	346	2,327	855	3,510	393	4,470	467
Vested dual railroad retirement-social security benefit	1,033	147	240	163	439	154	308	123	46	154
Addition under minimum guaranties ⁴	207	246	1	249	.....	.....	10	358	196	240
Total reduction for age	3,589	210	.....	...	.....	.....	3,589	210	.....	.....
Social security benefit	914	737	336	874	15	494	281	626	282	698

¹ Excludes supplemental annuities and social security benefits.

² Includes 42,711 annuities now payable as age annuities.

³ Tier II based on total service and 60 months of highest compensation.

⁴ Includes special social security minimum guaranty and 1974 Act "grandfather clause" assuring benefits, before reduction for social security benefits, at least equal to amounts payable under provisions in effect in December 1974.

NOTE.--Detail will not produce overall average annuity amounts as deductions for work and other adjustments are not reflected. Component data based on cases where record is available. Non-tiered cases are generally recent awards whose final annuity amount has not been determined.

**Table B10.--Regular employee annuities in current-payment status on September 30, 1996, and awarded in fiscal year 1996,
by type of annuity and age of annuitant**

Age of annuitant ¹	Age annuities									
	Total		Beginning at age 65 or older		Beginning before age 65				Disability annuities	
					Full		Reduced			
					Number	Percent	Number	Percent			Number	Percent
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 1996										
Under 50	7,715	2	.....	..	.....	..	.....	..	7,715	10
50 to 54	7,485	2	.....	..	.....	..	.....	..	7,485	10
55 to 59	8,739	3	.....	..	.....	..	.....	..	8,739	11
60 to 64	31,698	9	.....	..	6,125	6	13,576	13	11,997	15
65 to 69	69,003	20	5,680	10	15,469	14	32,946	33	14,908	19
70 to 74	78,734	23	9,382	17	28,977	27	28,152	28	12,223	16
75 to 79	63,839	19	10,200	19	34,298	31	11,237	11	8,104	10
80 to 84	41,622	12	9,759	18	20,489	19	7,059	7	4,315	5
85 to 89	22,361	7	11,073	20	3,442	3	5,600	6	2,246	3
90 to 94.....	9,609	3	6,715	12	285	(2)	1,897	2	712	1
95 and older	2,872	1	2,109	4	162	(2)	398	(2)	203	(2)
Total	343,677	100	54,918	100	109,247	100	100,865	100	³ 78,647	100
Average age	73.0		81.1		75.3		72.0		65.6	

See footnotes at end of table.

**Table B10.--Regular employee annuities in current-payment status on September 30, 1996, and awarded in fiscal year 1996,
by type of annuity and age of annuitant - Continued**

Age of annuitant ¹	Age annuities									
	Total		Beginning at age 65 or older		Beginning before age 65				Disability annuities	
					Full		Reduced			
					Number	Percent	Number	Percent		
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
AWARDED IN FISCAL YEAR 1996										
Under 50	1,853	15	.....	..	.....	..	.....	..	1,853	38
50 to 54	1,220	10	.....	..	.....	..	.....	..	1,220	25
55 to 59	1,240	10	.....	..	.....	..	.....	..	1,240	25
60 to 61	1,723	14	.....	..	.....	..	1,297	36	426	9
62 to 64	4,969	40	.....	..	2,538	100	2,292	64	139	3
60 to 64, total	6,692	54	.....	..	2,538	100	3,589	100	565	12
65 to 69	1,178	10	1,178	91	.....	..	.....	..	.....	..
70 to 74	77	1	77	6	.....	..	.....	..	.....	..
75 and older	33	(2)	33	3	.....	..	.....	..	.....	..
Grand total.....	12,293	100	1,288	100	2,538	100	3,589	100	4,878	100
Average age	58.6		66.7		62.6		62.0		52.0	

¹ Age at end of fiscal year 1996 for annuities in current-payment status at end of year, and age on beginning date for annuities awarded in year.

² Less than 0.5 percent.

³ Includes 42,711 annuities now payable as age annuities.

Table B11.--Regular employee annuities in current-payment status on September 30, 1996, and awarded in fiscal year 1996, by type of annuity and years of creditable service

Years of creditable service	Age annuities									
	Total		Beginning at age 65 or older		Beginning before age 65				Disability annuities	
					Full		Reduced			
Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 1996										
10 to 14.....	52,596	15	13,835	25	.....	..	26,547	26	12,214	16
15 to 19.....	32,382	9	8,267	15	.....	..	15,741	16	8,374	11
20 to 24.....	37,473	11	5,929	11	.....	..	11,021	11	20,523	26
25 to 29.....	29,962	9	6,747	12	.....	..	9,401	9	13,814	18
Less than 30, total.....	152,413	44	34,778	63	.....	..	62,710	62	54,925	70
30 ¹	21,607	6	3,762	7	10,862	10	2,923	3	4,060	5
30 to 34.....	51,822	15	6,191	11	26,264	24	9,177	9	10,190	13
35 to 39.....	73,079	21	6,037	11	42,902	39	16,205	16	7,935	10
40 and over.....	44,756	13	4,150	8	29,219	27	9,850	10	1,537	2
30 and over, total.....	191,264	56	20,140	37	109,247	100	38,155	38	23,722	30
Grand total.....	343,677	100	54,918	100	109,247	100	100,865	100	² 78,647	100
Average years of service.....	28.5		24.5		36.8		24.8		24.6	

See footnotes at end of table.

Table B11.--Regular employee annuities in current-payment status on September 30, 1996, and awarded in fiscal year 1996, by type of annuity and years of creditable service - Continued

Years of creditable service	Age annuities									
	Total		Beginning at age 65 or older		Beginning before age 65				Disability annuities	
					Full		Reduced			
					Number	Percent	Number	Percent		
AWARDED IN FISCAL YEAR 1996										
10 to 14.....	2,249	18	483	38	.....	..	1,000	28	766	16
15 to 19.....	1,367	11	252	20	.....	..	534	15	581	12
20 to 24.....	2,249	18	160	12	.....	..	418	12	1,671	34
25 to 29.....	1,441	12	128	10	.....	..	340	9	973	20
Less than 30, total.....	7,306	59	1,023	79	.....	..	2,292	64	3,991	82
30 to 34.....	1,680	14	64	5	598	24	442	12	576	12
35 to 39.....	1,777	14	50	4	888	35	582	16	257	5
40 and over.....	1,530	12	151	12	1,052	41	273	8	54	1
30 and over, total.....	4,987	41	265	21	2,538	100	1,297	36	887	18
Grand total.....	12,293	100	1,288	100	2,538	100	3,589	100	4,878	100
Average years of service.....	26.4		21.7		38.4		24.3		23.1	

¹ Maximum service is 30 years when service before 1937 is credited; there is no limit on the amount of service after 1936 that is creditable.

² Includes 42,711 disability annuities now payable as age annuities.

Table B12.--Employee annuities in current-payment status on December 31, 1995, and awarded in 1995, by last railroad employer

Last railroad employer	In current-payment status on December 31, 1995					Railroad annuities awarded in 1995		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
Atchison, Topeka & Santa Fe Ry. Co.	18,996	\$1,248	3,472	\$427	\$585	843	537	\$1,783
Burlington Northern RR. Co.	30,091	1,263	5,477	431	582	1,232	857	1,796
Consolidated Rail Corp. (Conrail)	60,968	1,103	16,666	377	635	1,518	881	1,842
CSX Transportation, Inc.	46,120	1,245	8,634	412	582	1,805	1,296	1,785
Denver & Rio Grande Western RR. Co.	2,249	1,216	525	429	614	100	78	1,740
Grand Trunk Western RR. Co.	3,364	1,292	677	481	588	169	114	1,824
Illinois Central RR. Co.	10,911	1,158	2,444	409	606	276	125	1,942
Kansas City Southern Ry. Company	1,701	1,321	324	378	583	93	82	1,831
National RR. Passenger Corp. (Amtrak)	7,406	1,374	967	663	529	503	419	1,618
Norfolk Southern Corp.	28,087	1,220	5,485	399	591	1,135	733	1,733
St. Louis Southwestern Ry. Co	2,429	1,326	348	432	572	112	91	1,727
Soo-Kansas City Southern Joint Agency	193	1,316	30	577	496	5	4	1,760
Soo Line RR. Co.	4,321	1,349	620	466	574	264	206	1,871
Southern Pacific Transportation Co.	22,743	1,195	5,144	399	601	717	489	1,799
Union Pacific RR. Co.	29,150	1,242	6,035	428	594	1,309	860	1,763
Class I railroads, total	268,729	\$1,211	56,848	\$409	\$602	10,081	6,772	\$1,781
Bangor & Aroostook RR. Co.	545	\$1,273	79	\$463	\$548	17	15	\$1,739
Bessemer & Lake Erie RR. Co.	807	1,167	130	381	617	28	7	1,590
Boston & Maine RR.	1,997	976	625	331	646	14	....	.....
Canadian Pacific Ry. Co.	601	815	92	318	620	14	7	1,679
Chicago, Central and Pacific RR. Co.	164	1,801	....	....	.....	17	17	1,857
Delaware & Hudson Ry. Co., Inc.	1,341	1,047	389	301	682	40	24	1,767
Duluth, Missabe & Iron Range Ry. Co.	1,254	1,001	421	502	551	33	19	1,637
Duluth, Winnipeg & Pacific Ry. Co.	210	1,282	42	455	530	9	6	1,813
Elgin, Joliet & Eastern Ry. Co.	1,460	1,181	275	465	591	76	35	1,586
Florida East Coast Ry. Co.	756	753	370	254	655	25	17	1,662
Lake Superior & Ishpeming RR. Co.	184	1,297	24	498	517	7	5	1,762
Maine Central RR. Co.	709	1,163	130	460	511	9	1	2,043
Monongahela Ry. Co.	141	1,265	21	362	613	2	....	.....
Northwestern Pacific RR. Co.	270	952	102	369	611	1	....	.....
Pittsburgh and Lake Erie Ry. Co.	1,344	1,171	296	324	679	10	....	.....
Richmond, Fredericksburg & Potomac Ry. Co.	699	1,165	207	522	560	8	....	.....
All others	595	1,545	32	571	599	73	61	1,662
Class II railroads, total	13,077	\$1,101	3,235	\$380	\$618	383	214	\$1,687

Table B12.--Employee annuities in current-payment status on December 31, 1995, and awarded in 1995, by last railroad employer - Continued

Last railroad employer	In current-payment status on December 31, 1995					Railroad annuities awarded in 1995		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
The Bay Line Railroad LLC	104	\$1,190	24	\$404	\$466	3	2	\$2,130
Butte, Anaconda and Pacific Ry. Co.	112	947	36	357	657	3	....	.....
Camas Prairie RR. Co.	133	1,231	27	471	580	4	4	1,729
Canadian National Ry. Inc.	638	467	53	371	571	27	7	445
Chicago & Illinois Midland Ry. Co.	212	1,058	68	320	756	8	7	1,669
Chicago South Shore and South Bend RR.	194	1,088	62	476	578	....	....	.....
Colorado and Wyoming Ry. Co.	167	1,120	50	552	529	3	1	1,857
Fox Valley & Western LTD	208	1,325	33	386	573	8	4	1,997
Long Island RR. Co.	3,365	1,128	1,249	750	467	212	134	1,747
Metro-North Commuter RR. Co.	1,200	1,674	75	954	563	139	132	1,835
Missouri Pacific RR. Co.	9,919	1,027	2,830	366	599	109	1	919
New England Central RR., Inc.	404	1,088	114	412	558	16	15	1,817
New Jersey Transit Rail Operations, Inc.	736	1,690	34	1,029	505	56	50	1,798
Northeast Ill. Regional Commuter RR. Corp. (Metra)	583	1,749	41	1,016	459	76	72	1,896
Port Authority Trans-Hudson Corp. (PATH)	384	1,300	86	502	651	27	24	1,858
Southeastern Penn Trans Auth-Reg Highspeed Lines (SEPTA)	206	1,641	5	989	565	17	15	1,440
Springfield Terminal Ry. Co., Vermont	387	1,575	9	764	484	28	23	1,643
Texas Mexican Ry. Co.	143	1,369	16	521	520	14	12	1,689
All others	4,479	947	1,584	282	677	231	140	1,609
Class III railroads, total	23,574	\$1,110	6,396	\$441	\$591	981	643	\$1,736
Aliquippa & Southern RR. Co.	229	\$1,327	24	\$542	\$631	3	3	\$1,362
Alton & Southern Ry. Co.	256	1,333	41	425	653	18	14	1,915
Baltimore & Ohio Chicago Terminal RR. Co.	371	968	119	375	608	8	....	.....
Belt Ry. Co. of Chicago	507	1,308	100	494	552	26	16	1,914
Birmingham Southern RR. Co.	179	1,237	29	452	599	5	4	1,694
Canton RR. Co.	116	951	37	347	681	1	....	.....
Chicago Union Station Co.	244	886	92	364	688	3	....	.....
Chicago & Western Indiana RR. Co.	244	718	119	350	648	7	....	.....
Cincinnati Union Terminal Co.	297	569	150	287	612	2	....	.....
Conemaugh & Black Lick RR. Co.	260	1,233	25	614	480	6	4	1,681
Cuyahoga Valley Ry. Co.	136	1,318	15	534	567	7	6	1,675
Houston Belt & Terminal Ry. Co.	545	1,265	117	437	576	26	21	1,775
Indiana Harbor Belt RR. Co.	956	1,261	206	487	594	33	19	1,881
Kansas City Terminal Ry. Co.	562	1,021	169	464	545	17	9	1,750
Lake Terminal RR. Co.	206	1,157	34	450	481	7	3	1,195
Los Angeles Union Passenger Terminal	192	559	108	309	614	6	....	.....
Manufacturers Ry. Co. St. Louis	110	1,341	14	608	628	5	3	1,892
Minnesota Transfer Ry. Co.	130	975	41	415	598	....	....	.....

Table B12.--Employee annuities in current-payment status on December 31, 1995, and awarded in 1995, by last railroad employer - Continued

Last railroad employer	In current-payment status on December 31, 1995					Railroad annuities awarded in 1995		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
Monongahela Connecting RR. Co.	351	\$1,250	35	\$577	\$511	6	4	\$2,055
New Orleans Public Belt RR.	152	1,405	19	572	490	7	6	1,878
Ogden Union Ry. & Depot Co.	178	1,025	42	462	579	6	3	1,487
Patapsco & Back Rivers RR. Co.	474	1,243	73	584	586	14	8	1,519
Peoria & Pekin Union Ry. Co.	160	1,288	33	608	507	4	2	1,899
Philadelphia, Bethlehem & New England RR. Co.	348	1,275	52	705	372	11	7	1,550
Pittsburgh & Conneaut Dock Co.	177	1,103	37	383	647	9	6	1,421
Port Terminal RR. Association	250	1,365	37	524	609	19	14	1,939
Portland Terminal Co. (Maine)	186	1,153	35	482	518	....	....	....
Portland Terminal RR. Co. (Oregon)	329	1,012	118	405	573	6	4	1,674
River Terminal Ry. Co.	200	1,297	41	698	427	2	2	2,076
South Buffalo Ry. Co.	458	1,097	123	615	494	21	5	1,691
St. Paul Union Depot Co.	142	664	63	346	570	5	....	....
Terminal RR. Association of St. Louis	1,311	1,186	290	452	575	33	21	1,664
Union RR. Co. of Pittsburgh	1,125	1,196	183	490	557	18	8	1,718
U. S. Y. & T. Industries, Inc.	101	382	77	213	689	2	....	....
All others	2,624	896	1,016	325	669	102	50	1,715
Switching and terminal companies, total	14,106	\$1,095	3,714	\$414	\$603	445	242	\$1,749
Fruit Growers Express Co.	523	\$1,017	140	\$435	\$591	12	4	\$1,840
Merchants Despatch Transportation Corp.	132	903	53	329	652	2	....	....
Pacific Fruit Express Co.	1,325	932	432	382	583	21	9	1,638
Pullman Co.	1,924	341	1,426	197	710	8	....	....
Santa Fe Terminal Services, Inc.	112	1,001	30	338	808	6	1	1,263
Union Pacific Fruit Express Co.	248	1,451	12	523	598	9	8	1,792
Western Fruit Express Co.	193	1,162	39	502	497	10	5	1,439
All others	162	1,086	39	394	629	8	1	1,144
Car loan companies, total	4,619	\$739	2,171	\$265	\$671	76	28	\$1,644
Association of American Railroads	306	\$1,160	80	\$384	\$733	30	27	\$1,472
Eastern Railroad Association	226	845	94	304	806	3	....	....
Railroad Support Services	185	1,273	29	401	681	8	2	1,765
Transportation Inspection Agency, Inc.	103	932	36	414	605	....	....	....
Western Railroad Assn.	685	1,051	189	391	643	31	8	1,768
All others	201	921	77	292	751	6	2	1,490
Railroad associations, total	1,706	\$1,045	505	\$361	\$703	78	39	\$1,548

Table B12.--Employee annuities in current-payment status on December 31, 1995, and awarded in 1995, by last railroad employer - Continued

Last railroad employer	In current-payment status on December 31, 1995					Railroad annuities awarded in 1995		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
Brotherhood of Locomotive Engineers	147	\$1,254	32	\$431	\$645	8	5	\$2,036
Brotherhood of Maintenance-of-Way Employees	211	1,202	48	406	639	3	2	1,484
International Association of Machinists & Aerospace Workers	400	1,009	125	409	607	12	11	1,770
International Brotherhood Blmkr, Shp Bldrs, Blksmths & Hlprs	136	929	45	371	632	5	4	1,481
International Brotherhood of Electrical Workers	351	1,144	88	507	580	20	16	1,724
Transportation Communications Union	734	1,100	203	361	680	31	22	1,935
United Transportation Union	966	1,272	233	348	713	86	77	1,898
All others	282	1,115	88	324	793	10	5	1,465
National railway labor organizations, total	3,227	\$1,153	862	\$382	\$673	175	142	\$1,846
Board of Trustees of the Galveston Wharves	214	\$928	81	\$416	\$584	7	....	.....
C and O Employees' Hospital Assn.	239	549	100	214	627	13	2	\$1,309
Chicago, Milwaukee, St. Paul & Pacific RR.	5,483	967	1,769	397	603	86	....	.....
Chicago, Rock Island & Pacific RR. Co.	3,180	885	1,061	388	589	83	....	.....
Illinois Central Hospital Association	190	442	128	228	708	6	....	.....
National Carloading Corp.	271	352	195	147	841	1	....	.....
Northern Pacific Transport Co.	111	497	72	261	731	2	....	.....
REA Express	9,404	707	4,455	366	626	190	....	.....
Southwestern Transportation Co.	216	437	147	238	746	8	....	.....
Union Pacific RR. Employees' Health Systems	272	563	176	203	1,174	7	4	835
Universal Carloading & Distributing Co., Inc.	209	217	184	129	850	2	....	.....
All others	1,132	699	590	218	753	51	24	1,531
Miscellaneous employers, total	20,921	\$785	8,958	\$346	\$649	456	30	\$1,423
Grand total	350,855	\$1,161	83,269	\$398	\$612	12,703	8,110	\$1,773

NOTE.-- Only employers with 100 or more annuitants on the Board's payment rolls on December 31, 1995, are shown individually. Data for companies which ceased reporting service and compensation for their own employees before 1995 are combined with data for the currently reporting employer. Employers no longer covered by the Railroad Retirement Act are shown individually if they still had 100 or more retired employees on the Board's rolls on December 31, 1995. Grand total includes employees for whom a last railroad employer could not be identified. Railroad annuity amounts include regular and supplemental annuities.